

# ***CARISMA***

*(Claims and Risk Information System Multiple Applications)*

## ***User's Guide***



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&  
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# STATE OF MONTANA

## Risk Management & Tort Defense Division

### CARISMA

### User's Guide

This booklet is intended to serve as a guide to summarize information that is available through the Department of Administration, Risk Information Management System, hereafter referred to as CARISMA (Claims & Risk Information System – Multiple Applications).

CARISMA is an oracle-based software program developed by the Department of Administration and designed to provide statistical summaries and customized reports for purposes of financial reporting, claims reporting, insurance premium allocation, and loss trend analysis. Ultimately, the division believes that this system will help agencies identify the costs associated with their claims as well as ways to better manage their risks.

Reports provided through RIMS are presently available in hard copy format. It is our goal to make select reports available in accessible electronic formats in the future.

## Definitions

**ALAE** - See allocated loss adjustment expenses or loss adjustment expenses.

**Accident Year** - The fiscal year in which a claim/loss occurred.

**Agency ID** - The name of the agency or subdivision.

**Aircraft/Airport** - Damages to a state aircraft/airports or to a third party caused by a state aircraft and operated by a state employee for which commercial insurance coverage applies.

**Allocated Loss Adjustment Expenses (ALAE)** - Amounts paid out of the state self-insurance fund to investigate, evaluate, and defend claims or legal actions filed against the state. This term is also referred to as LAE or loss adjustment expenses.

**Amount Requested** - The \$ amount of money sought by a claimant.

**Automobile Liability** - Damages to a third party (non-state entity) allegedly caused by a state employee driving a state vehicle for which the state is self-insured.

**Boiler & Machinery** - Damages to state owned boilers & machinery and to third parties caused by the explosion of boilers & machinery for which commercial insurance coverage applies.

**Cause Code** - The event or activity, which ALLEGEDLY caused the claim or lawsuit. The allegations may or may not be the actual cause of the loss (see attachment). See Appendix III.

**Claim ID** - The number assigned to a claim. For claims received before 2/1/98, the claim ID will begin with a coverage code prefix such as A.G., or P (Auto, General, or Property typically), followed by a fiscal year, and separated by the numerical order in which it was received. For example A97-163 means that the claim was the 163rd auto claim received in FY97. For claims received after 2/1/98 the identification is simply a number. If the number is A175, it means Auto, the 175th claim received. See coverage code definition below for a summary of coverage specific prefixes.

**Classification** - The status of the claim (i.e. claim, potential claim, and lawsuit).

**Comprehensive/Collision Vehicles** - Physical Damage to a vehicle owned by the state covered for which comprehensive/collision insurance coverage has been purchased from the Risk Management & Tort Defense Division.

**Coverage Code** - The line of insurance coverage which applies to a type of claim; A-Automobile Liability, B-Boiler & Machinery, C-Foster Care, F-Fidelity Bond, General Liability, H-Helicopter, I-Inland Marine, L-Liquor Inventory M-Fine Art, P-Property, R-Rented/Leased Vehicle, S-Aircraft/Airport,.

**Damage Code** - The damage resultant from any loss covered through the state self-insurance fund (see attachment). See Appendix I.

**Fidelity Bond** - Theft of money, securities, convertible instruments, or other assets of the state-by-state employees for which commercial insurance coverage applies.

**Fine Arts** - Damage to state owned/leased/borrowed paintings, sketches, drawings, statuaries, or other objects of rare and historical value for which commercial insurance coverage applies.

**General Liability** - Personal injury or property damage to a third party (non-state entity) allegedly caused by a negligent act of a state employee or state agency for which the state is self-insured.

**Helicopter** - Damage to rotorcraft or to third parties caused by a rotorcraft for which commercial insurance coverage applies.

**Incident** - A brief description of what caused the claim or loss.

**Indemnity** – Amounts paid out of the state self-insurance fund for settlements/judgements in claims and lawsuits.

**Inland Marine** - Damage to property owned or leased by the state that is ~~in-transit~~ or more than 1,000 feet away from a state building for which commercial insurance applies.

**LAE** - See ALAE (Allocated Loss Adjustment Expenses) above.

**Loss Adjustment Expenses** – See LAE or Allocated Loss Adjustment Expenses above.

**Loss Code** - A descriptor of the loss. See Appendix II.

**Loss Date** - The date when the loss occurred. Usually used to define the number of losses that occurred within a specified period of time and the amount that was spent either to date or during that period of time.

**Paid to Date** - Amounts paid on a claim or lawsuit as of the query date.

**Occurrence Date** – The date when the accident or loss occurred.

**Payment Date** - The date when the claim was paid. Usually used to define the number of claims for which payment was made and the amount that was spent on all open and closed claims within a specified period of time.

**Property** - Accidental damage to property owned or leased by the State of Montana for which commercial insurance coverage applies.

**Query Date** - The date the report was generated by the Risk Management & Tort Defense Division.

**Received Date** - The date when the Risk Management & Tort Defense Division received the claim. Usually used to define the number of claims received and the amount that was spent either to date or during the specified period of time.

**Requested Amount** - Monetary damages sought by a claimant.

**Report Order** - Loss runs can be sorted by claimant name, received date, resolved date, or loss date.

**Resolved Date** - The date when the claim was resolved. Usually used to define the number of claims resolved and the amount that was spent either to date or within the specified period of time.

**Reserve Amount** - The amount of money that RETD anticipates that it could cost to resolve a claim, excluding ALAE.

**% of Loss Claims vs. Coverage Claims** - The number of claims by loss or cause of loss type as a % of total claims for the coverage code.

**% of Loss Expenses vs. Coverage Expenses** - The number of claims by loss or cause of loss type as a % of total expenses for the coverage code.

## External Reports Available to State Agencies

(See Definitions on Previous Page to Reference Unfamiliar Terms)

### **Report Type**

### **Description**

#### **Statistical Indicators**

A summary of # claims, lawsuits, or potential claims by line of insurance, fiscal year, and agency. The report shows the number of claims received, number of claims resolved, number claims occurred, indemnity, LAE, and incurred losses as of query date. Reports may be general by fiscal year, by line of insurance, by agency grouping or sub-grouping, or by classification of claim (i.e. claim, lawsuit, or potential claim).

#### **Loss Trends Report**

A summary of claims, lawsuits, and potential claims (or all of the above) by line of insurance, by loss code, by agency, and by fiscal year or multiple fiscal. The report shows loss trends based upon the loss codes that are identified in this document as Appendix II.

Queries can be made by agency, by date (i.e. received, resolved, paid, and occurred), or by agency. The report provides a summary of the number of claims, the % of claims by loss code as a % of the total claims for the specified line of coverage, indemnity paid as of the print date, LAE paid as of the print date, reserves, total expenses as of the print date, total incurred losses, and the % of dollars spent on claims by loss code as a % of total expenses for the specified line of coverage. Amounts paid as of the print date by loss code as loss adjustment expenses or Indemnity as a % of total losses by coverage code and as a % of total expenses paid by coverage code and summarized by line of coverage for the fiscal year. Also available on a received date, loss date, or payment date basis.

## **Cause of Loss Trends**

A summary of claims, lawsuits, and potential claims (or all of the above) by line of insurance, by loss code, by agency, and by fiscal year or multiple fiscal. The report shows loss trends based upon the cause of loss codes that are identified in this document as Appendix III. Queries can be made by agency, by date (i.e. received, resolved, paid, and occurred), by line of insurance, or by classification (i.e. claim, potential claim, or lawsuit). The report provides a summary of the number of claims, the % of claims by cause of loss code as a % of the total claims for the specified line of coverage, indemnity paid as of the print date, loss adjustment expenses paid as of the print date, total expenses as of the print date, and the % of dollars spent on claims by loss code as a % of total expenses for the specified line of coverage. Amounts paid as of the print date by loss code as loss adjustment expenses or Indemnity as a % of total losses by coverage code and as a % of total expenses paid by coverage code and summarized by line of coverage for the fiscal year. Also available on a received date, loss date, or payment date basis.

## **Current Claims Activity**

A detailed list of claims, lawsuits, or potential claims by claim ID, claimant name, and agency. The report shows the number of claims received, number of claims resolved, requested amount, amounts paid as of query date on received and resolved claims (paid as legal fees, courts costs, or settlements/judgments). The last two columns of this report allow the loss code, cause code, damage code, claim description, driver, reserve amount, damage, or incident to be selected and displayed.

Reports may be general by fiscal year, by line of insurance, by agency grouping or sub-grouping, or by classification of claim (i.e. claim, lawsuit, or potential claim).

## Historical Claims Activity

A detailed list of claims, lawsuits, potential claims, or all of the above, activity over a specified period of time based upon queries. The report can be generated by agency grouping or sub-grouping, by line of insurance, by date (i.e. receive date, payment date, resolve date, occurrence date), by classification of claim (i.e. claim, lawsuit, potential claim, or all of the above) and show amounts requested, loss adjustment expenses, and indemnity. The last two columns allow the loss code, cause code, damage code, claim description, driver, reserve amount, or incident to be displayed.

## Loss, Cause, and Damage Codes

The primary intent of the division's coding system is to record significant features of a claim or group of claims for future retrieval and/or analysis by means of significant events or conditions. Not every claim is clear-cut as far as damages, loss, or cause code. Circumstances vary and each situation requires careful consideration of the facts in order to assign meaningful information codes.

**Example 1:** A hailstorm damages the roof of a state building. The damages code is property damage, the loss code is windstorm. Most likely there would be no reason code for this situation.

**Example 2:** A State employee is driving a vehicle on an icy road and approaches an intersection with a stop sign. The state employee attempts to stop, but slides past the stop line and strikes a vehicle in the intersection. Nobody is injured. The damages code would be "vehicle damage", the loss code would be "Struck other vehicle Head On". Depending upon a number of circumstances, the cause could either be "weather", or "failure to yield". The latter would be used to identify a contributing factor in the absence of any wrongdoing by either party.

**Example 3:** A former state employee files a lawsuit alleging wrongful discharge. The damages code is most likely "personal injury", the loss code is "wrongful discharge", and the cause of loss is probably "insufficient cause for discharge".

A detailed summary of present loss, cause, and damage codes is available in Appendices I, II, and III.

# Appendix I.

## DAMAGES CODES

Damages codes are intended to indicate the specific type of damages incurred by the claimant. For property related claims this is quite evident. For liability claims, the actual damages may not be evident so the most likely type of damages code for the situation should be selected.

<b>Code Number</b>	<b>Type of Damages</b>	<b>Descriptor</b>
01	Personal Injury	Bodily injury, emotional distress, damage to reputation, future earnings, etc.
02	Fatality	Any claim involving loss of life.
03	Missing Property	Theft or inventory shortage, including cash.
04	Property Damage	Claim for damage to property other than Vehicle.
05	Vehicle Damage.	Claim for damage to vehicle.
06	Personal Injury/Fatality	Claim for personal injury and/or fatality.
07	Pers. Inj./Fatal./Prop. Dam.	Claim for personal injury, property damage, and/or fatality.
08	Pers. Inj./Prop. Dam.	Claim for personal injury and/or property damage.
09	Pers. Inj./Veh. Dam.	Claim for personal injury and/or vehicle damage.
10	Pers. Inj./Fatal./Veh. Dam.	Claim for personal injury/vehicle damage and/or a fatality.
11	Civil Rights-State Court.	Claims that involve Civil Rights.
12	Civil Rights-Federal Court.	Civil rights claim filed in federal court.
13	Civil Rights- No Court	Civil rights that has not been file in a court.
14	Property and Vehicle Damage	Claim for damage to property and vehicle.
15	Emotional Distress	Emotional Distress
16	Unspecified Damage	Unspecified Damage

## Appendix II.

### LOSS CODES

Loss codes are intended to indicate the type of loss not the cause of the accident.

<b>Code Number</b>	<b>Automobile Liability</b>	<b>Descriptor</b>
01	Struck Animal	Stuck animal with a state vehicle.
02	Struck Object	Struck an object with a state vehicle.
03	Struck Pedestrian	Struck a pedestrian with a state vehicle or object from a state vehicle.
04	Struck Oth. Veh. - Backed into	Backed into another vehicle.
05	Struck Oth. Veh. - Head On	Struck another vehicle with a state vehicle (head on).
06	Struck Oth. Veh.-Side Impact	Struck another vehicle with a state vehicle (side impact).
07	Struck Oth. Veh.-Rear End	Struck another vehicle with a state vehicle (rear end).
08	Struck Other Vehicle - Parked	Struck another vehicle while parked.
09	Struck Oth. Veh. Wind. w. Obj.	Struck another vehicle windshield w. object
10	Struck Oth. Veh. Body w. Obj.	Struck another vehicle body w. object
11	Hit Veh. Bod./Wind. w. Obj.	Struck another vehicle body/windshield w. object.
12	Struck by Object	Struck by object from another vehicle or person.
13	Struck by Other Vehicle	Struck by another vehicle.
15	Obstructing Traffic	State vehicle caused accident but didn't impact the other vehicle
16	Struck a Pothole	State vehicle hit a pothole
17	Vandalism	Vandalism done to a sate owned, leased, or loaned vehicle
<b>Code Number</b>	<b>Property</b>	<b>Descriptor</b>
18	Theft	Theft of a state owned or rented/leased vehicle
28	Arson	Fire caused by a human.

29	Burglary	Theft, not missing property.
30	Collapse	Collapse of a state building, Roof, wall, etc.
31	Earthquake	Damage as a direct result of an earthquake.
32	Electrical	Damage caused by electrical.
33	Explosion	Damage as a result of an explosion
34	Fire	Damage as a result of a fire, non-arson.
35	Flood	Damage as a result of flooding
36	Foster Care - Child	Damage as a result of an intentional act by a foster child.
37	Fraud	Damages as a result of a fraudulent act.
38	Freezing	Damage as a result of freezing.
39	Hail	Damage as a result of hail.
40	Leakage	Damage due to leakage.
42	Lightning	Damage caused by lighting.
43	Pollution	Damage caused by pollution.
44	Smoke, without fire	Damage caused by smoke, not fire.
45	Sprinkler Leakage	Damage caused by sprinkler leakage.
46	Transit or Moving	Damage occurring in transit/moving.
47	Vandalism	Damage or destruction to property by vandals.
48	Water Damage	Damage caused by water other than flood/sprinkler.
49	Wave or Wave Crash	Damage caused by wave.
50	Wind or Windstorm	Damage caused by wind or windstorm.
52	Aircraft Accident	Damage to aircraft and/or property caused by airplane use.
53	Missing Property	Damages stemming from property of the state or a its employees

<b>Code Number</b>	<b>General Liability</b>	<b>Descriptor</b>
54	Care, Custody and Control	Property in the care, custody and control of the state for which is responsible.
57	Assault - Physical	Damages associated with alleged physical assault.
58	Assault - Sexual	Damages associated with alleged sexual assault.



59	Bad Faith	Damages associate w. alleged bad faith of a state agency.
60	Civ. Rights-Stat./Constit.	Damages associated w. alleged living conditions at any state facility.
61	Constructive Discharge	Damages associated w. alleged hostile working environment created by the state.
62	Contractual Liability	Damages arising from a badly written contract, negligent award of a contract, or contractor resp.
63	Crop Predation.	Damages associated with crop predation by wild or domestic animals and state failure to control.
64	Discrimination	Damages associated w. alleged discriminatory practices by the state other than hiring practices.
65	Foster Care - Adoption	Damages associated with state placement of foster children.
66	Foster Care - Supervision	Damages associated with state supervision of foster children.
67	Fraud	Damages associated with an alleged fraudulent act committed by a state employee
68	Harassment	Damages associated with alleged harassment by the state.
54	Care, Custody and Control	Property in the care, custody and control of the state for which is responsible.
69	Highway Construction	Damages associated with highway construction by the state.
70	Highway Design-Guardrail	Damages associated with alleged improper design of a guardrail by the state.
71	Hwy. Des. - Rd./Bdge./Railrd.	Damages associated with alleged improper design of a road/bridge/highway other by the state.
72	Highway Design - Sign	Damages associated with alleged improper design of a sign by the state.
73	Hwy.Maint.-Cattleguard	Damages associated with alleged improper maintenance of a cattle guard.
74	Highway Maintenance - Debris	Damages associated w. debris removal by the state.
75	Highway Maintenance - Fence	Damages associated with state fence maintenance.
76	Hwy. Maint.-Guardrail	Damages associated w. State maintenance of a guardrail

77	Hwy. Maint.-Oil/Tar/Paint	Damages associated w. State oil/tar maintenance.
78	Highway Maintenance - Pothole	Damages associated w. state pothole maintenance.
79	Hwy. Maint.-Rd./Bdge/Railrd.	Damages associated w. state road, or other maintenance.
80	Highway Maintenance - Rock.	Damages associated w. rock.
81	Highway Maintenance - Sign	Damages associated w. state sign maintenance.
82	High Speed Pursuit	Damages associated w. a high-speed pursuit by the state.
83	Invasion of Privacy	Damages associated with alleged invasion of privacy by the state other than search/seizure.
84	Libel/Slander	Damages associated with libel/slander by the state.
85	Medical Malpractice	Damages associated with alleged failure to diagnose, improper diagnosis, and improper treatment by a state employee.
87	Other Design	Alleged improper design of trails, beaches, boat docks, signs, and warning/ protective devices etc.
88	Other Maintenance	Alleged negligent maintenance of docks, piers, trails, signs and warning/protective devices.
89	Parole/Prob./Release - Supvis.	Damages associated with alleged premature state supervision or release of state inmates.
90	Prison Riot	Damages associated with response to a prison riot.
91	Product Design	Damages associated with design of a product by the state.
92	Quasi-Judicial - Judges.	Damages associated w. decisions made by state judges.
93	Quasi-Judicial - Other	Damages associated w. quasi-judicial decisions made by other than state judges or parole boards.
94	Recruitment - Hiring	Damages associated with alleged wrongful or discriminatory hiring practices.
95	Regulatory Activities	Damages associated w. failure to regulate or improper state regulatory practices.
96	Sidewalk Design	Damages associated alleged structural design of a sidewalk.

97	Sidewalk Maintenance	Damages associated with maintenance of a sidewalk.
98	Search and Seizure.	Damages associated with alleged improper search and seizure by a state employee.
99	Trespass	Damages associated with trespass by the state.
100	Use of Force	Damages associated w. no use of force or excessive use of force.
101	Wrongful Discharge.	Damages associated w. alleged improper discharge of a state employee from state employment.
102	Wrongful Detention - Inmate	Damages associated with alleged improper detention/arrest of an inmate by the state.
103	Wrong Detention - Other	Damages associated with alleged improper detention/arrest for other than inmate by the state.
104	Special Events	Damages associated with a special event such as a parade, athletic event, etc.
105	Student Activities	Alleged negligent supervision, training, or accidents involving students of the university system.
150	Harm from Wild Animal	Damages allegedly sustained from a wild animal.
151	Interference with a Business Relationship	Alleged interference with a business relationship.
155	Disciplinary Action	Damages stemming from a disciplinary action.
156	Exposure to Hazardous Material	Damages stemming from exposure to hazardous materials/chemicals.
158	No Code	Claims that havent been coded.
159	Care, Cust., Control - Property	Damages stemming from property under the care, custody, or control of the state.
160	Unsafe Condition	Damages stemming from an unsafe condition created by the state.
162	Equipment Operation	Damages stemming from operation of equipment.
165	Child Support Enforcement	Damages stemming from child support enforcement.
166	Highway Design - Other	Damages stemming from highway design.
167	Fair Labor Standards Act	Damages arising from wage disputes,

		overtime, compensation time, or other fair labor practices.
168	Misrepresentation	Damages associated with false statements or failure to materially disclose information.
169	Wrongful Death	Damages stemming from suicide or accidental death.
170	Asbestos Exposure	Damages associated with the exposure of asbestos.
401	Lost Property	Accidental loss of property
402	Mismanaged Property	Mismanagement or Misappropriation
500	Injury	Employee injured in a non-work related
501	HIPPA Fine Unintentional Act	Violation of privacy
502	Death	Employee killed in a non-work related incident.
600	HIPPA Fine Intentional Act	Violation of privacy.
701	Aircraft accident	Damage to aircraft and/or damage to property by use of aircraft.
702	Airport Accident	Damage to property as a result of operation of an airport
901	Money and Securities by others	Fraud/ Embezzlements of money and securities by others.
902	Money/Securities by an employee	Fraud/ Embezzlements of money and securities by state employee
999	Unspecified Loss	Unspecified Loss

## Appendix III.

### CAUSE OF LOSS CODES

Cause of loss codes are intended to indicate any significant contributing factors attributed to an alleged loss.

<b>Code Number</b>	<b>Automobile Liability</b>	<b>Descriptor</b>
01	DUI	Driving under the influence of drugs.
02	Failure to Obey Traffic Laws	Failure to Obey other traffic laws.
03	Failure to Yield.	Failure to stop of yield right-of-way.
04	Following Distance.	Following too closely.
05	Excessive Speed.	Excessive speed or driving practices.
06	Inattentive Driving.	Failure to pay attention. Falling asleep at the wheel.
07	Negligent Pass.	Improper pass.
08	Negligent Turn.	Failure to signal or improper signal.
09	Negligent Use of Snowpl./Sand.	Failure to turn blade the right direction, failure to shutdown the sander, failure to secure load.
10	Neglig. Use of Mowr./Compresr.	Failure to shutdown, use shield, or observe hazards while operating a mower/compressor.
11	Negligent Vehicle Maintenance.	Failure to inspect/ maintain or improper inspection/maintenance of a vehicle and/or trailer attachment.
12	Unavoidable.	The loss happened but wasn't necessarily anyone's fault.
13	Weather.	Caused because of extreme weather conditions. Negligence not necessarily involved.
15	Road Hazard	Rock, pothole, animal or other object, not necessarily the result of state negligence.
16	Negligent Use of a Sweeper	Negligent operation of a sweeping maintenance vehicle.
17	Intentional Act	Deliberate damage to a state vehicle by vandals.
18	Negligent Use of a Paint Machine	Damage caused by a highway-painting machine.

19	Negligent Use of a Sweeper	Damage caused by negligent use of a sweeper.
10	Neglig. Use of Mowr./Compresr.	Failure to shutdown, use shield, or observe hazards while operating a mower/compressor.
11	Negligent Vehicle Maintenance.	Failure to inspect/ maintain or improper inspection/maintenance of a vehicle and/or trailer attachment.
12	Unavoidable.	The loss happened but wasn't necessarily anyone's fault.

Code Number	Property	Descriptor
24	Catastrophic Loss	Caused by large catastrophic event that couldn't have been avoided or prevented.
25	Extreme Weather	Caused by unusually severe or extreme weather conditions.
26	Faulty Wiring/Electrical.	Improper wiring/electrical.
27	Inadequate Security.	No security, not enough, or bad security practices.
28	Intentional Act.	An intentional act such as arson, vandalism, or theft.

Code Number	General Liability	Descriptor
29	Negligent Design	Use of improper materials
30	Negligent Maintenance.	Improper maintenance.
31	Neg. Oper. of Equip.	Improper use of equipment.
32	Negligent Supervision	Poor supervision or inadequate supervision.
33	Smoking	Caused by cigarette or cigar.
34	Reserved for future use.	Reserved for future use.
35	Negligent Operation/Aircraft	Damage caused by aircraft operation
52	Contractual Negligence	Due to work done by a contractor, poor contract wording, or no contract.
53	Discrimination-Age	Damages allegedly caused by age discrimination.
54	Discrimination-Race	Damages allegedly caused by race discrimination.
55	Discrimination-Sex	Damages allegedly caused by sex discrimination.

57	Ice/Snow	Damages not attributable to human factors, but caused by extreme weather.
59	Inadeq. Cond.-Civ. Rights	Poor conditions, programs, facilities, etc.
60	Inadequate Security	No security or poor security practices.
61	Insuff. Basis for Dischge.	Improper discipline or lack of discipline before discharge/termination of a state employee.
62	Interference with a Contract.	Intentional Interference with performance of a contract.
63	Intentional Act	Criminal, intentional acts.
64	Negligent Construction	Improper construction or inadequate construction.
65	Negligent Design - Fence	Improper design of a fence..
66	Negligent Design - Highway	Improper design of a highway.
67	Negligent Design - Sign	Improper sign or no sign.
68	Negligent Design - Other	Other than highway such as beaches, piers,
69	Negligent Maintenance - Fence	Improper maintenance of a fence.
70	Neg. Maint.- Highway	Improper maintenance of a highway.
71	Negligent Maintenance - Sign	Improper maintenance of a sign.
72	Negligent Maintenance - Other	Improper maintenance of other structures/devices.
73	Neg. Placement-Foster Care	Improper placement of a foster child.
74	Neg. Supervis.-Foster Care	Improper supervision of a foster child.
75	Neg. Supervis. Practices	Improper supervisory practices.
76	Neg. Maint.-Vehicle	Improper maintenance of a vehicle.
77	Neg. Med. Care - Civil Rights	Failure to provide access to medical care, or wrong type of care involving a civil rights action.
78	Negligent Medical Care - Other	Failure to provide access to care, or wrong type of care for other than civil rights claims.
79	Negligent Recruitment.	Improper hiring practices.
80	Negligent Regulatory Action	Improper regulation or failure to regulate.
81	Negligent Search/Seizure	Improper seizure or failure to

		seize/search.
82	Negligent Supervision.	Improper supervision.
83	Negligent Training.	No training, or not enough training.
84	Negligent Use of Force	No use of force/Excessive use of force.
85	Discrimination - Religious	Damages caused by religious discrimination.
87	Improper Equipment	Damages caused by use of improper equipment or poorly maintained equipment.
88	Unsafe Condition	Damages stemming from an unsafe condition.
89	Discrimination - Handicap	Damages caused by discrimination based upon a disability.
90	Negligent Equipment Operation	Damages caused by negligent operation of equipment.
91	Negligent Disciplinary Action	Damages caused by negligent disciplinary action.
92	Negligent Billing Practices	Damages associated with improper billing practices.
94	Negligent Custody	Damages caused by negligent care or custody of others property under the control of the state.
95	Negligent Wildlife Management	Damages fro failure to manage or control wildlife.
401	Unintentional Loss of Property	Unintentional Loss of Property
402	Mismanagement of Property	Mismanagement of Property
601	Auto	Caused by an auto incident.
602	Machinery	Caused by the inappropriate use of machinery.
603	Slip and fall	Accident or injury from a slip or a fall.
604	Weather	Accident or injury from the weather conditions.
700	Intentional act	Intentional act



701	Unintentional act	Unintentional act
801	Negligent aircraft operation	Negligent aircraft operation
802	Negligent aircraft maintenance	Negligent aircraft maintenance
803	Negligent airport operation	Negligent aircraft operation
804	Negligent airport maintenance	Negligent airport maintenance
903	Negligent Security	A loss which arises from inadequate security.
904	Intentional Act	A loss arising from an act where security was not inadequate.
999	Unspecified cause of a Loss	Unspecified cause of a Loss